

Form 604

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

Steven M. Zook <i>Debtor(s)</i>	:	Case No. 18-24626-GLT Chapter: 13
RONDA J. WINNECOUR, Trustee, <i>Movant(s),</i>	:	
v.	:	Related to Document No. 183
No Respondents <i>Respondent(s).</i>	:	Hearing Date: 6/21/24 at 11:00 AM
	:	
	:	

**ORDER SCHEDULING DATE  
FOR RESPONSE AND HEARING ON MOTION**

AND NOW, this *The 25th of April, 2024*, a *Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements* (the "Motion") having been filed at Doc. No. 183 by the Chapter 13 Trustee,

It is hereby **ORDERED, ADJUDGED and DECREED** that:

(1) ***On or before June 9, 2024***, any ***Response***, including a consent to the Motion, shall be filed with the Clerk's Office at U.S. Bankruptcy Court, (5414 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219) and served on counsel for the Moving Party.

(2) This Motion is scheduled for hearing on ***June 21, 2024 at 11:00 AM*** in Courtroom A, 54th Floor, U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219, at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. In accordance with Judge Taddonio's procedures, parties may appear for non-evidentiary matters remotely by utilizing the Zoom video conference platform. Parties seeking to appear remotely must register for the hearing by submitting a registration form via the link published on Judge Taddonio's website (which can be found at:

<http://www.pawb.uscourts.gov/judge-taddonio-video-conference-hearing-information>) by no later than 4 p.m. on the business day prior to the scheduled hearing. All parties participating remotely shall comply with Judge Taddonio's General Procedures (which can be found at: <http://www.pawb.uscourts.gov/sites/default/files/pdfs/glt-proc.pdf>).

**Parties who fail to timely register for remote participation will be expected to attend the hearing in person.**

(3) If, after proper service, a Respondent fails to timely file a *Response*, the Court ***may*** determine that no hearing is required and accordingly enter the order by default. ***To determine if a default order has been entered, the Moving Party is directed to the calendar for Judge Gregory L Taddonio posted on the Court's website at www.pawb.uscourts.gov one day prior to the hearing.*** In the event a default order has been signed, the Moving Party shall ***IMMEDIATELY*** advise all affected parties. If a default order has not been entered, the parties are ***required*** to appear at the hearing.

(4) Once the Motion is approved, if either the Debtor's *Certificate of Discharge Eligibility* or *Certificate of Financial Management* is not timely filed, *the case is SUBJECT TO CLOSURE WITHOUT A DISCHARGE without further notice or hearing.*



Gregory L. Taddonio, Chief Judge  
United States Bankruptcy Court

cm: All Parties Listed on The Clerk's Mailing Matrix

In re:  
Steven M. Zook  
Debtor

Case No. 18-24626/GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Apr 26, 2024

Form ID: 604

Total Noticed: 28

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 28, 2024:**

Recip ID	Recipient Name and Address
db	+ Steven M. Zook, 905 Jackman Avenue, Pittsburgh, PA 15202-2807
cr	+ Borough of Avalon, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES 15219-6101
14957694	+ Amber Zook, 180 Mt. Pleasant Road, Warrendale, PA 15086-7555
14996828	+ Borough of Avalon, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101
14957702	+ Duquesne Light Company, Payment Processing Center, PO Box 67, Pittsburgh, PA 15267-0067

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: BKBCNMAIL@carringtonms.com	Apr 26 2024 23:49:00	Wilmington Savings Fund Society, FSB., et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
14957693	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 26 2024 23:50:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
14957695	+ Email/Text: ebnjts@grblaw.com	Apr 26 2024 23:49:00	Borough of Avalon, c/o Goehring Rutter & Boehm, Jeffrey R. Hunt Esquire, 437 Grant Street, 14th Floor, Frick Bldg, Pittsburgh, PA 15219-6107
15569438	Email/Text: BKBCNMAIL@carringtonms.com	Apr 26 2024 23:49:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92803
15385834	Email/Text: BKBCNMAIL@carringtonms.com	Apr 26 2024 23:49:00	WILMINGTON SAVINGS FUND SOCIETY,, FSB, AS TRUSTEE OF STANWICH, MORTGAGE LOAN TRUST I, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
14957699	Email/Text: BKelectronicnotices@cenlar.com	Apr 26 2024 23:50:00	Cenlar FSB, PO Box 77404, Ewing, NJ 08628
14957697	+ Email/PDF: bncnotices@becket-lee.com	Apr 27 2024 00:21:00	Capital One, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
14957696	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 27 2024 00:32:05	Capital One, PO Box 71083, Charlotte, NC 28272-1083
14971212	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 27 2024 00:06:52	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14969387	Email/PDF: bncnotices@becket-lee.com	Apr 27 2024 00:21:04	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14957698	+ Email/Text: bankruptcy@cavps.com	Apr 26 2024 23:52:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 4A, Valhalla, NY 10595-2323
14959985	+ Email/Text: bankruptcy@cavps.com	Apr 26 2024 23:52:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste

District/off: 0315-2

User: auto

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			400, Valhalla, NY 10595-2321
14989825	+ Email/Text: RASEBN@raslg.com	Apr 26 2024 23:49:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14957701	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2024 00:06:53	Citibank SD, N.A., PO Box 6241, Sioux Falls, SD 57117-6241
14986991	+ Email/Text: kburkley@bersteinlaw.com	Apr 26 2024 23:52:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14957703	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Apr 26 2024 23:50:00	GM Financial, PO Box 1181145, Arlington, TX 76096
14957700	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 27 2024 00:07:12	Chase Card Services, PO Box 15298, Wilmington, DE 19850
14957704	^ MEBN	Apr 26 2024 23:45:58	KML Law Group, PC, Mellon Independence Center, Ste 5000, 701 Market Street, Philadelphia, PA 19106-1541
14957705	+ Email/Text: PBNCNotifications@perituservices.com	Apr 26 2024 23:49:00	Kohl's Department Stores, Inc., PO Box 3115, Milwaukee, WI 53201-3115
14957706	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 27 2024 00:06:54	LVNV Funding, LLC, PO Box 10587, Greenville, SC 29603-0587
14957707	+ Email/Text: BKelectronicnotices@cenlar.com	Apr 26 2024 23:50:00	Pingora Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430
14984108	Email/PDF: ebn_ais@aisinfo.com	Apr 27 2024 00:07:53	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14957708	+ Email/Text: bankruptcynotice@westlakefinancial.com	Apr 26 2024 23:51:00	Westlake Financial Services, 4751 Wilshire Blvd., Suite 100, Los Angeles, CA 90010-3847

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Cenlar as servicer for Pingora Loan Servicing, LLC
cr	*P++	CARRINGTON MORTGAGE SERVICE LLC, 1600 S DOUGLAS RD SUITE 110, ANAHEIM CA 92806-5951, address filed with court:, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14989837	*+	Pingora Loan Servicing, LLC, c/o Cenlar FSB, 425 Phillips Blvd., Ewing, NJ 08618-1430

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 28, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2024 at the address(es) listed below:

Name	Email Address
Brian C. Thompson	on behalf of Debtor Steven M. Zook bthompson@ThompsonAttorney.com blemon@thompsonattorney.com;bthompson@ecf.courtdrive.com;mgillespie@thompsonattorney.com;kfinke@thompsonattorney.com;mrowe@thompsonattorney.com;thompson.brianr111424@notify.bestcase.com
Denise Carlon	on behalf of Creditor Cenlar as servicer for Pingora Loan Servicing LLC dcarlon@kmllawgroup.com
Denise Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB., et al dcarlon@kmllawgroup.com
Jeffrey R. Hunt	on behalf of Creditor Borough of Avalon jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Cenlar as servicer for Pingora Loan Servicing LLC mmiksich@kmllawgroup.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeccf@chapter13trusteedpa.com

TOTAL: 8